



ARMY COMMUNITY SERVICE

BULLETIN



VOLUME 349

AUGUST 2006



ACS Director's Corner

Hello to everyone and hope your summer is going well. Thanks to everyone who stopped by our ACS display at the 2006 BRAC Relocation Fair held in June at Gibbs Hall. Some of you shared your concerns, hopes and frustrations with us and we heard you! We learned that the programs and services we provide are relevant to those impacted by BRAC. Some of our programs and services include: debt reduction, budgeting, job search assistance, stress management, relocation planning assistance and anger management. If you are considering your options for the future, ACS can provide you with "food for thought" as you're planning ahead.

If you want to learn about other work environments or jobs while keeping your "day job", you might want to consider volunteering a few hours a week. It's a wonderful chance to give to the community, but another bonus is that you can try something new. If you would like to explore the opportunities for volunteerism, please give Saddle Colon, our Army Volunteer Coordinator, a call at 532-2077.

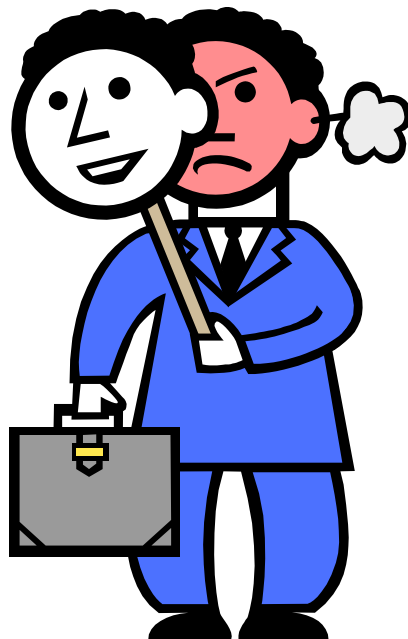
On behalf of the entire ACS team, we want you to know we're here for you. Have a wonderful and safe August.

Bettie Kuzmick
Army Community Service

Army Community Service
IMNE-MON-MWA
812 Murphy Drive
Fort Monmouth, NJ 07703
(732) 532-2077
DSN 992-2077
FAX (732) 532-1161
armycommunityservice@mail1.monmouth.army.mil



Anger Management



I thought I could handle this situation but instead I am ANGRY!!!
Learn to manage pressures and reactions to what angers you at:

Army Community Service, Bldg. 812

August 14

12 noon - 1 pm

Classes are free but registration is required:

732-532-2077

The Army Volunteer Corps Needs You

V is for the vigor you bring
O is for the opportunity to know you
L is for the life that you share
U is for the unconditional love you have
N is for the nurturing you give
T is for the time you don't have
E is for the excitement you bring
E is for the energy you have
R is for the reason you volunteer



To find information about volunteer opportunities in the Fort Monmouth Community please contact your Army Volunteer Corps Program Manager at 732-532-2077 or stop by Army Community Service located at Building 812 Murphy Drive.

Fort Monmouth Volunteers, our service members' first line of support!

Dates to Remember:

American
Family Day
August 6th

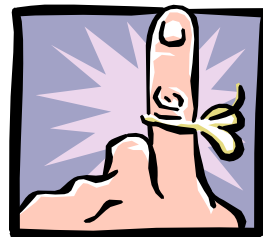


Purple Heart
Anniversary
August 7th

Potato Day
August 19th

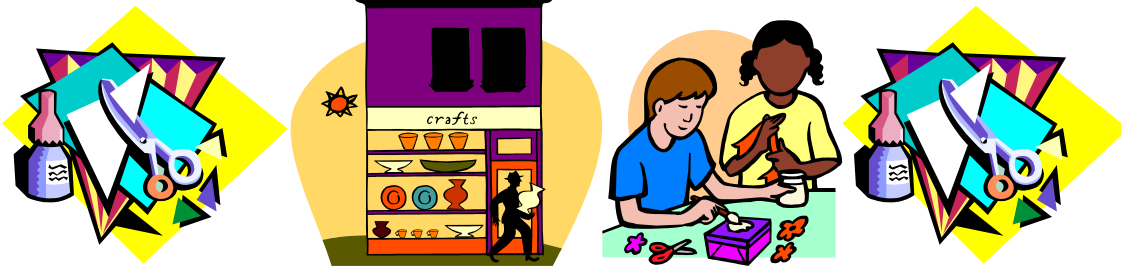


August is
National Golf
Month



Reminder to e-mail customers:

If you wish to receive e-mail from ACS, please remember to check your block controls so that the e-mail can make it through.



DEPLOYMENT SUPPORT FOR CHILDREN WEEKLY ARTS & CRAFTS

SUMMER HOURS

Friday's
12:30-1:30
Starting July 21, 2006

CHANGE OF LOCATION TO:

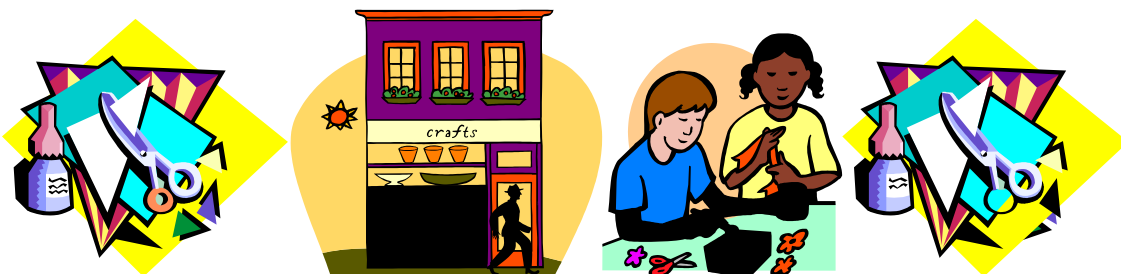
Army Community Service (ACS)
Building 812 Murphy Drive
Eatontown, NJ 07724
(732) 532-2077

(Session hours will be changed back to after school hours in September)

Weekly creative art sessions are available to children who experience a loved one being deployed at any stage, whether it is; before, during, or after the time of deployment for their family member.

These sessions are for children 5 years of age and older, and will allow children to share experiences they may have in common or just to show support to each other. The children do not have to be experiencing difficulties with deployment. The children will create different types of art as a way to express themselves and to show creativity.

Sessions are available at no charge to all military, DoD civilian, and contract personnel. Registration required, please contact, Michelle Daniels, Relocation, Mobilization & Deployment Program Manager at:
(732) 532-2077 or michelle.daniels@mail1.monmouth.army.mil



ACS AFTER HOURS FUN NIGHT



**Thursday Night
August 17th , 6:00 P.M.—9:00 P.M.
ACS OUTREACH CENTER
314 PINE BROOK ROAD
HOWARD COMMONS HOUSING**

POTLUCK! GAMES! FREE CHILDCARE!
We at ACS think our military deserve a night out!
So join us for a fun night at the Outreach!
This month we are hosting a potluck and poker-keno.
Just bring a dish to share and we will take care of
the rest. We will have on sight childcare, but
reservations must be made by July 14th. Call the
center for additional information and reservation.

August 2006

ACS OUTREACH CENTER
312 Pine Brook Road
Eatontown, NJ 07724
(732)532-3584



Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 Children's Playgroup 10:00 a.m. T.O.P.S.	2	3	4	5
6	7	8 Children's Playgroup Jr. Gourmet Cooking Hour T.O.P.S.	9	10 NEW TIME! Adult Craft 6:00 p.m.	11	12
13	14	15 Children's Playgroup 10:00 a.m. T.O.P.S.	16 Potluck Lunch Noon	17 ACS After Hours Fun Night 6:00 p.m.	18	19
20	21	22 Children's Playgroup 10:00 a.m. T.O.P.S.	23	24	25	26
27	28	29 Children's Playgroup 10:00 a.m. T.O.P.S.	30	31		

Children's Playgroup: This activity is Tuesday mornings at 10:00 and is for under school age children with parent(s) or caregiver.

T.O.P.S.(Take Off Pounds Sensibly): This international weight loss program meets Tuesday evenings at 6:00 for weigh in and 6:30 for the meeting. The first meeting is free, so stop in and see if this group can help you.

Adult Craft: Sign up now to make a necklace from your junk mail. We will recycle paper into beads, then make a necklace you can wear or give as a gift. Please call to register for class.

Potluck: Bring a dish to share and join us for lunch. This is a great way to meet neighbors or catch up with others. Children and family are always welcome.

ACS After Hours Fun Night: This month we will have a potluck dinner (bring a dish) , followed by Pokerkeno. Willing children will be watched at the Center, but **ADVANCED CHILDCARE RESERVATION MUST BE MADE BY CALLING THE OUTREACH CENTER BY THE 11TH OF AUGUST.**

Jr. Gourmet Cooking Hour: Marlene Stein, Youth Services Nutritionist, will be teaching the children cooking skills. The cost is \$2.00 and pre-registration by August 4th is required.

The school of “hard knocks” for first time credit users

College students are the largest identifiable segment of first-time customers for credit card issuers. Credit card companies will be on campuses rolling out their credit card offers and free t-shirts before classes even begin. These offers work well—according to a 2005 survey by the Jump\$tart Coalition, 45 percent of college students are currently in credit card debt, with the average debt totaling \$3,000.

Becoming financially and credit savvy before going off to college will prepare students for the expensive four years ahead, and will help them enter the work force as debt-free as possible. When used smartly, credit cards can help a student establish a respectable credit history, and serve as a valuable asset for future finance opportunities. However, when handled improperly, the resulting debt can become a terrible liability that can linger on past graduation. With this in mind, the experts at Consumer Credit Counseling Services, a division of Money Management International, offer the following tips for all students preparing for college:

- o **Read the fine print.** Before you sign any agreements, be sure that your interest rate won't skyrocket in six months, and be sure that any 'rewards' you get aren't outweighed by hefty interest rates.
- o **Know your budget.** How much of your monthly income will go toward paying credit card bills? Monthly debt payments should not exceed 20 percent of your monthly take-home pay or monthly allowance.
- o **Know your options.** Look for cards with low interest rates, little or no annual fee, and a reasonable “grace period” to allow “free time” before finance charges begin.
- o **Know the risks involved.** What would happen if you defaulted on the credit card agreement? Just a few late or short payments could have a huge affect on your interest rate and credit file. Once blemished, a good credit record is difficult to rebuild.
- o **Know your limits.** Just because you have a \$1000 or \$2000 credit limit does not mean you can afford to carry that high of a balance. Keep in mind that most minimum payments average four percent of the total balance owed.

Finally, even if an offer seems to be a great deal, exercise restraint. Each consumer should have no more than two to three lines of credit attached to their name. Learning to use credit wisely will take effort and discipline. Making smart financial choices could be the difference between spending the money earned after graduation on the things you want and need and struggling to pay back debt. For more information on using credit wisely call 732-532-2077 or email bobbi.green@us.army.mil.



Utility Deposit Waiver Program

The Fort Monmouth Utility Deposit Waiver Program (UDWP) is an agreement between the Commander, Fort Monmouth, and the local utility companies. These companies are General Power and Utilities (GPU), NJ Natural Gas Company, Verizon and Public Services Electric and Gas Company (PSE & G).

In an attempt to reduce the financial hardship created by a PCS move, this program allows all military personnel stationed at Fort Monmouth to sign a waiver exempting you from paying large deposits to utility companies for service. To qualify for this program you cannot have a recent payment history (within the last two year) from any other state-side address for the utility requested.

How Do You Get It?

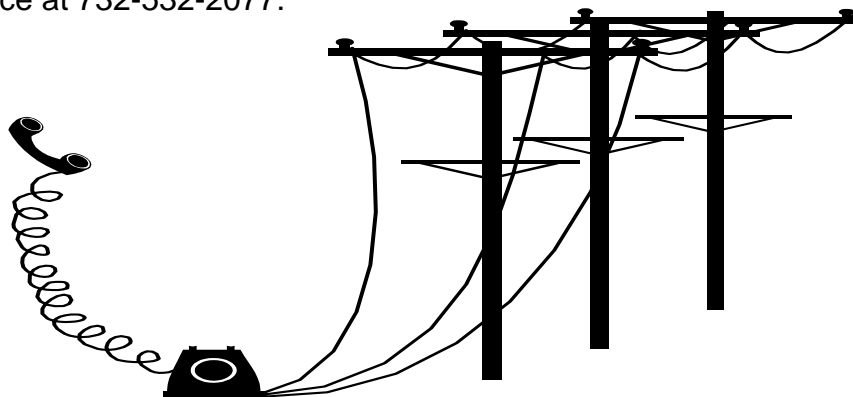
If you are single or married and do not live on Fort Monmouth you must do the following:

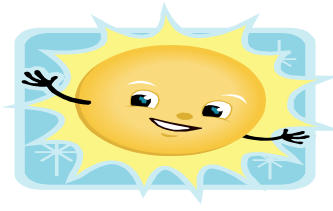
- Get the appropriate UDWP paperwork from ACS and have it signed by your Commander of 1SG.
- Get an authorization to reside off Post from the Housing/Billeting Office.
- Find out from prospective your prospective landlord which utilities you must pay.
- Get a copy of your lease or rental agreement from your landlord.

Bring a copy of your orders and ID card to ACS.

If you are married and live in quarters you must get the appropriate paperwork from ACS and have it signed by your commander or 1SG. You must then bring a copy of your quarters' assignment, a copy of your orders and ID card with your completed paperwork to ACS.

Once you are enrolled in the program you must pay your bills on time. If do not, you could have your utility service disconnected and be terminated from the program. You could also have a large deposit imposed by the utility company. Prior to out processing, all utility accounts must be paid up to date. For additional information, please call Army Community Service at 732-532-2077.





CELEBRATE THEIR COMMITMENT!

Forty-seven offices and facilities throughout Fort Monmouth have opened their doors to the sixty-one junior and senior high school students who are committed to volunteering some of their summer vacation hours to help here. The students are participating in the 12th Annual Summer Youth Volunteer Program offered through the Army Community Service Employment Readiness Program.

Sons and daughters of active and retired military, civil service and contract employees working at Fort Monmouth, the students are all busy on a part time basis for at least 6 weeks sharing their time, talents and willingness to help. In the Spring they had the experience of applying for a job and interviewing. In late June they attended Orientation and began their assignments. Their tasks include answering telephones, copying and collating materials, preparing packets for briefings and mailings, caring for infants, toddlers, and school age children, entering data into computers, shelving library books, greeting incoming customers, assisting patients and medical staff, filing, alphabetizing, shredding, caring for animals, sorting mail, preparing displays and the list goes on. They have learned valuable skills, the rigors of the work day and assisted staff all over Fort Monmouth to catch up on work loads and help with projects that were on the back burner or future planning boards. Many work sites have come to depend on this six-week, part time augmentation to “catch up” with routine tasks or complete special projects.

Students have also had the opportunity to participate in several workshops. The tradition of offering “True Colors”, “Stress Bingo for Teens”, “Money and You”, “Chart Your Course”, and “Putting Your Best Foot Forward” continued. Through the efforts of Laura Chlapowski, a special grant was obtained from the Boys and Girls Clubs of America. This grant has provided funding for two new learning experiences; Career Launch and CPR/First Aid training. Seventeen students have registered for the CPR/First Aid. Nearly all of the SYVP participants will complete the “Career Launch” program. The students will be recognized at a ceremony, and bowling/pizza party on August 3 at the Bowling Center.

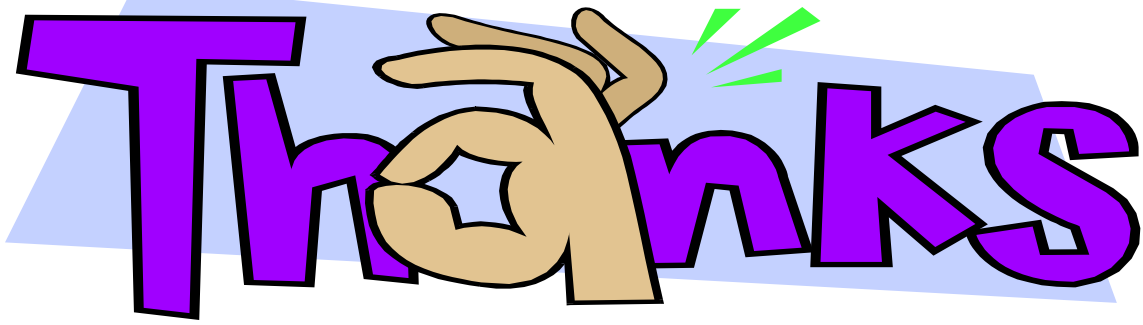
Student Volunteers

Anthony Allerton
Michael Argueta
Jaimie Bandur
* Angela Birmingham
**Dominique Blount
Joseph Bova
Jennifer Bromka
Steven Bromka
* Stephen Burgher
Edery Candelari
****Kimberly Christel
* Michelle Christel
Blaise Cotogno
Paul Cotogno
** Francine DeAngelis
***Bre-Onna DeLaine
* Olivia Do
Tiffany Do
Vallen Hardison
****Ankenny Hernandez
* Quetrell Heyward
***Candice Horhn
Chelsea Horhn

**Sean Howard
Michael Hull
Timothy Hull
Stanley Kalucki
**Kimera Joseph
Eric Kim
Brenden Kortenhaus
Marc Kowtko
***Daniel Kremler
Matthew LaMotta
****Cierra Lee
**Douglas Lee
**Ryan Lee
**John Leung
Jessica Louie
Theresa Lye
Melissa McAvay
Caitlin McBride
* Lauren Mlinar
Alexis Moy
Rebecca Nappi
* Dorothy Nguyen
* Jonathan Nguyen

* Ashley Porterfield
* Deirdre Quattrocchi
***Charity Simmons
*Brian Stern
*Robin Su
Luke Sullivan
AJ Visconti
*Tara Welsh
Jacqueline Wilson
* Lawrence Wong
* Michelle Woodford
Rachel Wooten
* Anne Xin
Amanda Xu

* previous years of service



The ACS Summer Youth Volunteer Program would not have been possible without the generous financial support of the following organizations:

- The Red Bank Elks Lodge 233 for the purchase of program specific shirts with the new ACS logo.*
- The Fort Monmouth Officers' Wives' Club for training, recognition and award items.*
- The Boys and Girls Club of America.*

Welcome USMAPS CLASS OF 2007!

Army Community Service extends a warm Jersey Shore welcome to the USMAPS Cadet Candidates and their families.

